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ABSTRACT

This student booklet is ninth in an illustrated series of eleven learning activity packets for use in teaching job hunting and application procedures and the management of wages to secondary students. Three units are included in this packet: (1) describing the purpose of the Unemployment Insurance Policy and defining eligibility; (2) explaining the sources for the money used to pay benefits and how a base period is computed; and (3) telling the procedure for filing a claim. At the beginning of each unit there is a short introduction, then the student objectives are listed, followed by the text section. Suggested learning activities and a Check Your Knowledge quiz conclude the unit. Answers to these quizzes and exercises, as well as final examination ditto masters and answers, are appended as teacher's supplements. As needed, references are made in the text to material in the other booklets. (ELG)

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COOPERATIVE WORK EXPERIENCE LEARNING ACTIVITY PACKET

SERIES ON JOB ENTRY AND ADJUSTMENT

Packet Nine

UNEMPLOYMENT INSURANCE

A project of the Department of Industrial Education, University of Maryland
funded by the Maryland State Department of Education, Division of Vocational-Technical Education.

Project Director: Dennis R. Herschbach, University of Maryland.

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Illustrations: John Littlehales.

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3

UNEMPLOYMENT INSURANCE

Did you ever stop to think about what would happen if you suddenly lost your job? You would certainly have to cut down on some special treats, such as movies, trips to the beach, new records or new clothes. You might even have trouble paying for such necessary things as rent and food. If you have a family that depends on your earnings to make ends meet, losing your job can be a very bad experience.

In this Learning Activities Packet, you will read about a government program that helps workers who have lost their jobs. You will learn about the benefits provided through unemployment insurance, who qualifies to receive these benefits, and how to file your claim for unemployment benefits if you should need them.

STUDENT OBJECTIVES

1

What is Unemployment Insurance?

When you have read this unit of the Packet, you should be able to:

- Describe the general purpose of the Unemployment Insurance Program.
- Identify who is qualified (or eligible) to receive unemployment benefits.

WHAT IT'S ALL ABOUT

Unemployment Insurance, like Social Security (see Packet 6), is a government program which was created to help people who lose their jobs through no fault of their own. Under this program, about 4/5's of the workers in the U. S. are able to collect from the government when they are "laid off" from their regular jobs. Money received from this program is called "unemployment benefit payments." Examples of times when workers may be laid off are:

1. When business is slow and the company can't afford to pay so many employees.
2. When the work is seasonal, such as driving ice cream trucks or mowing lawns during the summer. Some types of jobs are not "covered" by the

Unemployment Insurance program. This means that these workers can't collect if they lose their jobs. Those not covered by the program, except in a few states, include farm workers, family workers (children under 21 working for a parent or wives working for their husbands), domestics (maids, servants), and the self-employed. Other workers who are not generally covered are many state or local government workers, and employees of most non-profit organizations.

But, of those workers who are unfortunate enough to lose their jobs, many are fortunate enough to be covered by Unemployment Insurance. The cash benefits can mean the difference between falling deep into debt or getting through the jobless period without debts and ruined credit.

Unemployment Insurance programs give cash benefits to workers who:

1. have been regularly employed,
2. have become unemployed involuntarily (not by choice--that is, they have been laid off), and
3. are able and willing to accept suitable jobs.

Some workers cannot collect money because they have been <u>disqualified</u> from receiving unemployment benefits. The main reasons for disqualifications are:

1. Leaving a job (quitting) without "good cause." One example of "good cause" is a doctor's statement that you are no longer able to perform that type of work due to illness or disability. Another "good cause" is if your employer does not have the money to pay you. It is very hard to prove "good cause" when you leave a job for any other reason.
2. Being fired for your own misconduct on the job.
3. Refusal, without good reason, to apply for or to accept suitable work.
4. Unemployment because of a labor dispute.

Sometimes disqualification cuts out all benefits; at other times it simply delays or reduces benefits.

Below are some activities dealing with who can and cannot apply for unemployment benefits. Do all of the Learning Activities. After checking your answers with your teacher, go on to Check Your Knowledge.

LEARNING ACTIVITIES

1. For each statement, write "D" for "disqualified" or "E" for "eligible."
   a. You are unemployed through no fault of your own.
   b. You do not like your present job, and are looking for a new job.
   c. You are unemployed because you quit your job after fighting with the boss.
   d. You are unemployed because you were fired for misconduct.
   e. You are unemployed because of a labor dispute.
2. Which of the following workers are probably not covered by Unemployment Insurance?

A. plumber
B. busboy
C. domestic
D. carpenter
E. farm worker
F. self-employed person
G. bus driver
H. mechanic
I. waitress
J. local government worker
K. electrician
L. maid
M. salesclerk
N. gas station attendant
O. dry-cleaning clerk

3. Write or call the local Employment Security office and ask for information on who qualifies for unemployment benefits.

✓CHECK YOUR KNOWLEDGE

1. Give 2 examples of "good cause" for leaving a job.
2. What is the purpose of the Unemployment Insurance program?
3. Give the 3 qualifications a worker must have to receive Unemployment Insurance benefits.

Check your answers with your teacher. If you have successfully completed the questions, go on to Unit 2. If you had any problems, review the unit.

STUDENT OBJECTIVES

2

After you have read this unit, you should be able to:

- Tell where the government gets the money to pay for your benefits.
- Explain how a base period is used to figure out the amount of your benefit payments.

YOUR BENEFITS: WHERE THEY COME FROM

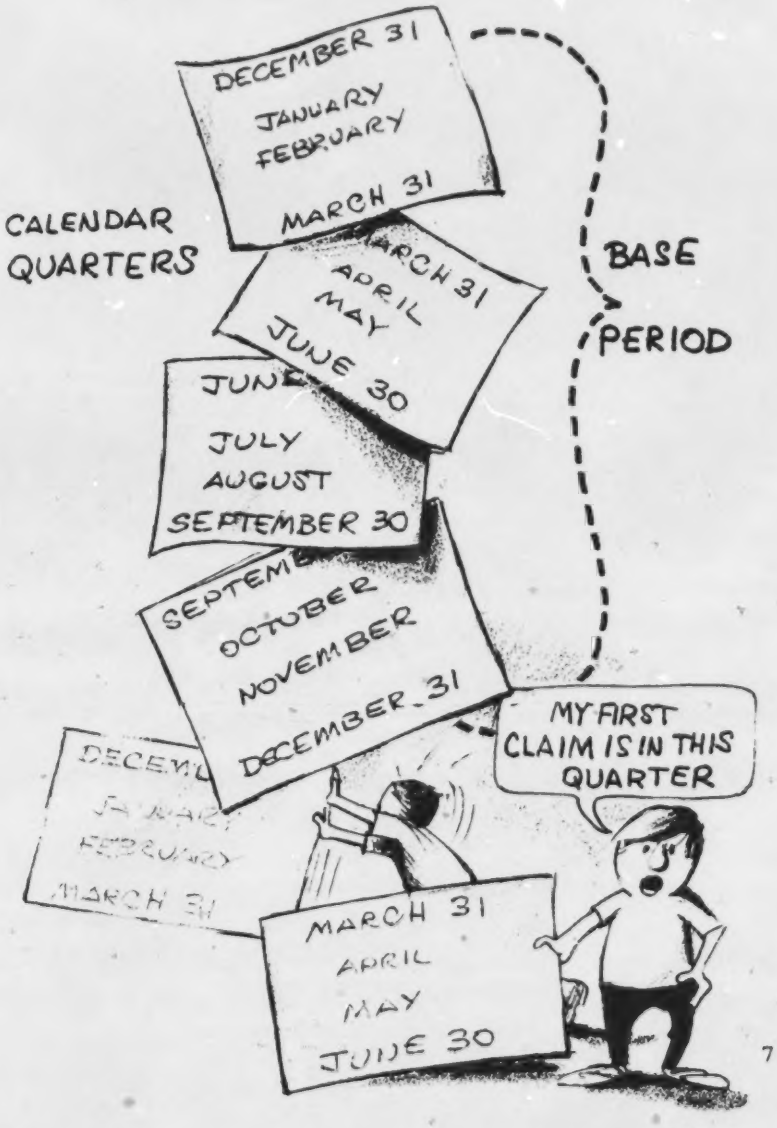
In order for the government to pay for Unemployment Insurance benefits, a tax is placed on employer's payrolls. This tax is provided for under a law called the Federal Unemployment Tax Act (FUTA). Private employers must pay this tax:

1. if the kinds of jobs they provide are covered under the Act,
2. if they employ one or more workers for at least 20 weeks during the year before they must pay the tax, or
3. if they paid wages of at least $1,500 during any 3 month period (calendar quarter) during that year. Your employer may not take money from your paycheck to pay this tax. If your employer paid this tax on your

earnings, then you are covered by unemployment insurance. The Internal Revenue Service of the U. S. Treasury collects the Federal tax from employers and keeps it in a trust fund. Your weekly benefits are paid out of this trust fund.

Unemployment Insurance benefits are <u>not based</u> on need. The amount of money that you receive depends on how much you earned in jobs that are covered by unemployment insurance over a certain period of time. This period of time is called the <u>base period</u>. In Maryland, the base period is the first four of the last five completed calendar quarters before the unemployed worker filed the unemployment claim. The year is divided into 4 calendar quarters: from December 31 to March 31, March 31 to June 30, June 30 to September 30, and September 30 to December 31. This chart will help you figure out your base period.

If a worker's first claim is in:	His/her base period would be the 12-month period ending the previous
January, February, or March	September 30
April, May or June	December 31
July, August, or September	March 31
October, November, or December	June 30



In Maryland, an unemployed worker must have earned at least $360.00 during his/her base period to qualify for Unemployment Insurance benefits.

Weekly benefits range from $10 to $89. The exact amount of your payments is based on your "High Quarter Wages"; that is, the calendar quarter (3-month period) of your base period in which you earned the most money.

Your weekly benefits may also be increased by $3 for each dependent child you have under 16 years old, up to a maximum of 4 children. In order to claim a child as a dependent, you must show:

1. proof of the child's birth, such as a birth certificate;
2. that you provide all or part of the child's support; that is, you pay for his living expenses.

However, no matter how much you earned in your base period and how many dependent children you have, your weekly benefits can never be over $89 (as of 1977).

In summary, the amount of benefit payment is figured out by 1) first figuring out the person's base period and 2) finding out the "high quarter wages." Payment is then made based on the high quarter wages.

Below are some activities for you to do. Complete all of the activities, then check your answers with your teacher. If you had any problems, review the unit and try the activities again.

8

LEARNING ACTIVITIES

1. Matching. Match the definitions in Column B with the terms in Column A.

Column A	Column B
___ 1. base period	a. The highest Unemployment Insurance benefit an unemployed worker can receive.
___ 2. $10	b. Federal Unemployment Tax Act.
___ 3. $89	c. The smallest unemployment benefit one can receive.
___ 4. FUTA	d. The 3-month period from Dec. 31 to March 31.
___ 5. calendar quarter	e. The one-year period that ends with the quarter that started before the unemployed worker filed his claim.
___ 6. high quarter wages	f. Quarter on which the amount of your payment is based.

2. Four workers have been laid off their jobs and have applied for unemployment benefits. Below are the dates they quit. Use the chart on page 7 of the Packet to figure out each worker's base period. Fill in the base period in each blank. Worker A is done for you.

	Base Period
a) Worker A quit April 12, 1975	Dec. 31,1973-Dec. 31,1974
b) Worker B quit May 25, 1974	_____
c) Worker C quit Nov. 14, 1975	_____
d) Worker D quit Aug. 5, 1975	_____

3. Worker A earned $5550 during his base period. His earnings in each calendar quarter were:

Dec. 31, 1973-March 31, 1974	$750
March 31, 1974-June 30, 1974	$2000
June 30, 1974-Sept. 30, 1974	$1800
Sept. 30, 1974-Dec. 31, 1974	$1000

What were his high quarter wages? The earnings from which calendar quarter will be used to figure out his benefits?

✓CHECK YOUR KNOWLEDGE

1. List the three conditions under which a private employer must pay unemployment tax.
2. How is the amount of unemployment benefit payments figured out?

3. Explain the following terms:
   a. calendar quarter
   b. base period
   c. high quarter wages
4. Where does the government get the money to pay for unemployment benefits?
5. What 2 things must you have in order to claim a child as a dependent?

Check your answers with your teacher. If you have answered all of the above questions correctly, go on to the next unit. If you need more review, try the Alternate Activity.

ALTERNATE ACTIVITIES

1. A man has been laid off his job and is applying for unemployment benefits. He has 3 children who he is claiming as dependents. What information do you need from him in order to figure out his benefits? What does he need to show in order to claim his children as dependents?

STUDENT OBJECTIVES

3

When you have completed this section, you should be able to:

- Describe how to file a claim.
- List some information that you are required to report to the Employment Security Office.

FILING CLAIMS

If you should lose your job and need to file a claim for unemployment insurance benefits, the first thing you should do is report to the nearest Employment Security Administration Office. In Maryland, there is an office in every county.

At the Employment Security Administration Office, there is a list of current job openings in your area. If you find any jobs that interest you, an interviewer will help you set up appointments with the employers. If you are unable to find work through this free public

employment service, then you must file a claim for unemployment benefits.

A clerk at the Employment Security Office will help you fill out the forms you need to file your claim. Then, a claims examiner will check your application forms to make sure that you are eligible to receive benefits. The examiner will even call your last employer to find out why you are unemployed.

It usually takes about 3 weeks for the claims examiner to decide whether or not you are eligible. Once you have been found eligible to receive benefits, you will receive a check in the mail every week.

Along with your check you will receive a card on which you must report certain things to the Employment Security Office each week. These things include:

1. all wages you earned during your base period. This means gross earnings, not take-home pay after deductions.
2. any money you make doing odd jobs.
3. all vacation and holiday pay which you may still receive from your last job.

4. workmen's compensation payments.
5. women must report pregnancies.

12

6. the names of at least 2 companies which you contacted for a job that week. If the public employment service has no job listings that interest you, you are expected to look for work on your own.

It is important for you to be honest and truthful when filling out these cards and filing your claim for benefits. If you make any false statements or fail to report any of the above information, you may be fined or put in jail.

You will be eligible to receive Unemployment Insurance benefits for one benefit year, which is a 52-week period beginning with the first day of the first week in which you file your claim. In periods of high unemployment, Maryland and other states have an extended benefit program which continues benefit payments for at least 13 more weeks for eligible unemployed persons. Your benefit payments will stop as soon as you find a new, full-time, permanent job.

Besides the benefits extended in time of problem unemployment, there is another type of help offered to unemployed and underemployed persons (people who only work odd jobs or just a few hours each week). The Manpower Development and Training Act of 1962 (MDTA) provides educational and vocational training to persons who need help in learning job skills. Persons in the training program receive direct aid in the form of cash, transportation, and a certain amount of money for rent and food.

Below are some activities for you to do. After doing these activities, go on to Check Your Knowledge.

LEARNING ACTIVITIES

1. Fill in the blanks in the following sentences.
   a. When you lose your job, the first thing you should do is report to the _____ _____ _____ _____.

b. An _____ will help you set up appointments with employers who have job openings.

c. A _____ _____ will check your application forms to make sure that you are eligible for benefits.

d. If you are eligible, you will receive a _____ in the mail every week.

2. Which of the following does not have to be reported?

a. workmen's compensation payments

b. how much your rent is

c. vacation and holiday pay

d. money earned from odd jobs

3. Matching.

___ 1.	MDTA	a.	Number of weeks in a benefit year.
___ 2.	13	b.	Number of weeks it takes the unemployment office to make the decision on eligibility.
___ 3.	52	c.	Manpower Development and Training Act of 1962.
___ 4.	3	d.	Number of weeks that benefits may be continued under the extended benefit program.

✓CHECK YOUR KNOWLEDGE

1. List 5 types of information that you must report to the Employment Security Administration.

2. Write T or F for the following statements:

a. Maryland has only one Employment Security Administration office.

b. The claims examiner will call your last boss to find out why you are unemployed.

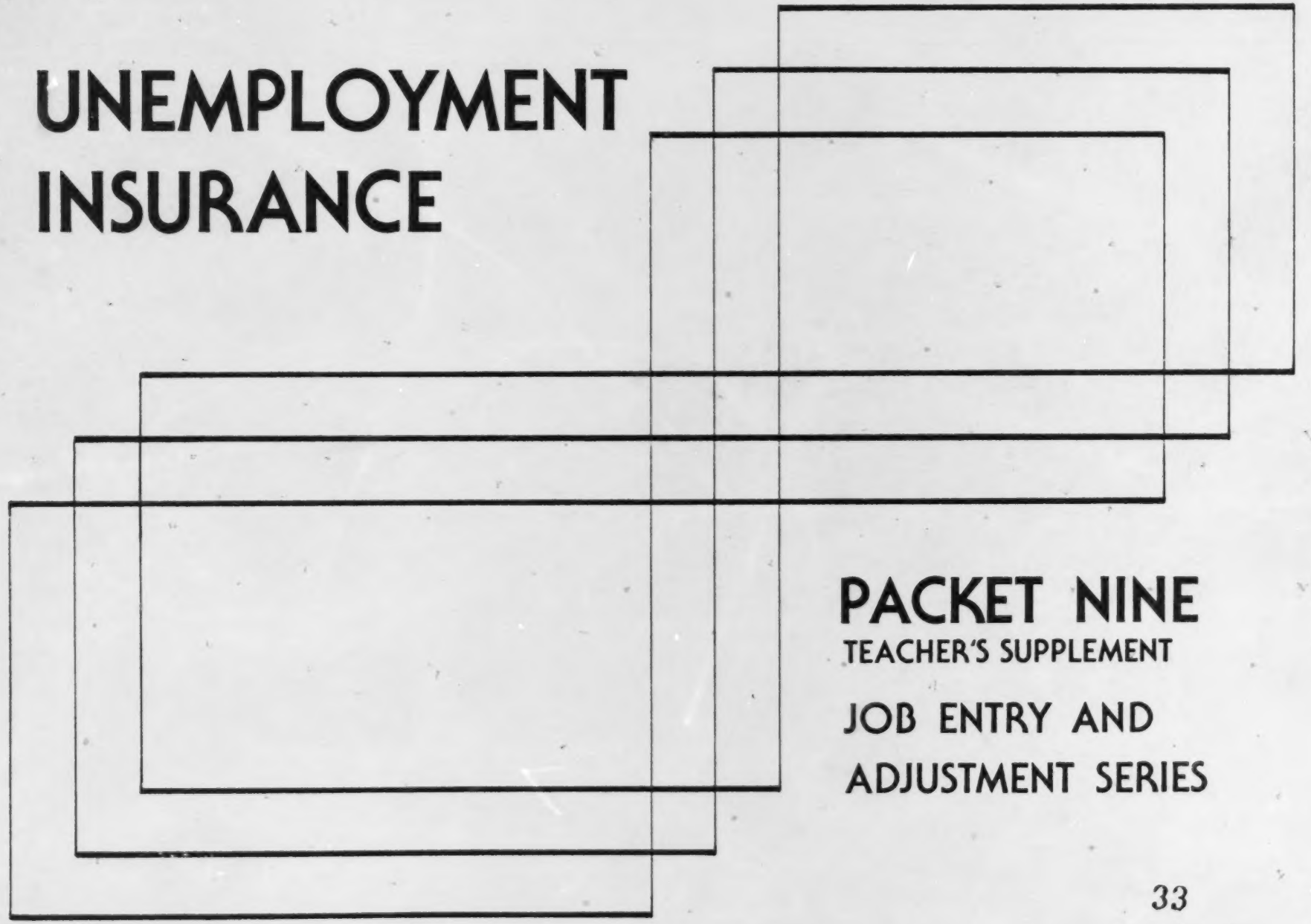
c. You must go to the Employment Security Administration Office every week in order to get your check.

d. You may be put in jail for giving false information on your claim application.

3. How do you apply for unemployment benefits?

You have now completed Packet 9. It would be a good idea to review the Packet before taking the final exam.

UNEMPLOYMENT INSURANCE



PACKET NINE

TEACHER'S SUPPLEMENT

JOB ENTRY AND ADJUSTMENT SERIES

COOPERATIVE WORK EXPERIENCE LEARNING ACTIVITY PACKET

SERIES ON JOB ENTRY AND ADJUSTMENT

Supplement to Packet Nine

UNEMPLOYMENT INSURANCE

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PAGE 4

Answers to

LEARNING ACTIVITIES

1. a. E
   b. D
   c. D
   d. D
   e. D

2. C
   E
   F
   J
   L

PAGE 9

1. e 1.
   c 2.
   a 3.
   b 4.
   d 5.
   f 6.

2. a) (given) Dec. 31, 1973-Dec. 31, 1974
   b) Dec. 31, 1972-Dec. 31, 1973
   c) June 30, 1974-June 30, 1975
   d) March 31, 1974-March 31, 1975

3. -$2000.00
   -March 31, 1974-June 30, 1974

PAGE 13

1. Fill in the blanks:

   a. Employment Security Administration Office
   b. interviewer
   c. claims examiner
   d. check

PAGE 13

2. b

3. c 1.
   d 2.
   a 3.
   b 4.

Answers to

✓CHECK YOUR KNOWLEDGE

PAGE 5

1. -illness or disability
   -if your employer cannot pay you

2. To help people who lose their jobs through no fault of their own.

3. -worker must have been regularly employed.
   -worker must have become unemployed involuntarily.
   -worker must be able and willing to accept suitable jobs.

PAGE 9

1. -if the kinds of jobs he provides are covered under the Act.
   -if he employs one or more workers for at least 20 weeks during the year before he must pay the tax.
   -if he pays wages of at least $1,500 during any 3 month period during that year.

2. The exact amount of payments is based on "High Quarter Wages"--i.e., the calendar quarter of the base period in which the most money was earned on the job.

9A

PAGE 10

Answers to

✓CHECK YOUR KNOWLEDGE

3. a. Calendar quarters: The year is divided into 4 calendar quarters. (Each is 3 months long.) 4 of these quarters (depending on when a worker files) make up a base period.
   b. Base period: A period of time which is used to measure how much a worker earned in jobs that are covered by unemployment insurance.
   c. High quarter wages: The calendar quarter of a base period in which the worker earned the most money.

4. From a tax placed on employers' payrolls.

5. -proof of the child's birth
   -proof that you provide all or part of the child's support

PAGE 14

1. Can be any 5 of the following:

   -all wages earned during the base period (gross earnings)
   -any money made on odd jobs
   -any vacation and holiday pay which is being received from last job
   -workmen's compensation payments
   -women must report pregnancies

PAGE 14

   -the names of at least 2 companies that were contacted for jobs that week.

2. a. F
   b. T
   c. F
   d. T

3. By going to the nearest Employment Security Administration office and filing a claim.

Answers to

ALTERNATE ACTIVITIES

PAGE 10

1. To figure out the man's benefits, you will need:

   -the amounts of money that the man earned during each of the 4 quarters of his base period.

   To claim his children, the man must have:

   -proof of each child's birth.
   -proof that he provides all or part of each child's support.

Final examination and answers can be found on pages 9C and 9D.

Answers to
Final Exam
Packet 9

1. c

2. d

3. a

4. b

5. c

Ditto for student use

Final Exam
Packet 9

Circle the best answer:

1. Which of the following type of unemployed worker would probably get unemployment insurance?

   a. Domestics
   b. Farm workers
   c. Ice cream truck drivers
   d. Self-employed workers

2. Unemployment insurance programs give cash benefits to workers who:

   a. Have just graduated from school and are job hunting.
   b. Have been fired for bad conduct.
   c. Quit work to return to school full time.
   d. Have become involuntarily laid off.

3. Which of the following would disqualify a worker from receiving benefits?

   a. Labor dispute
   b. Looking for work
   c. Being fired
   d. None of the above

4. The amount of unemployment benefits a worker will receive depends on:

   a. Length of time worked
   b. High quarter wages
   c. Total amount of money earned on the job
   d. All of the above

5. Money for unemployment benefits comes from:

   a. IRS
   b. SS
   c. FUTA
   d. CAB

Answers to
Final Exam
Packet 9

6. b

7. Can be any 4 of the following:

-all wages earned during your base period.
-any money made doing odd jobs.
-all vacation and holiday pay which you might still be receiving.
-workmen's compensation payments.
-women must report pregnancies.

8. One benefit year. (In some states longer.)

9. People who have lost their jobs through no fault of their own.

Ditto for student use →

Final Exam
Packet 9

6. If you lose your job and need to file a claim for unemployment insurance benefits, you should report to:

a. Social Security Administration
b. Employment Security Administration office
c. Welfare office
d. Any of the above

7. List 4 things that you must report when collecting unemployment benefits.

8. For how long can a worker be eligible to receive unemployment?

9. Who was the Unemployment Insurance program created for?